

United States Civil Service Commission
Washington 25, D. C.

Certificate
of
Membership

IN THE UNITED STATES CIVIL SERVICE

Retirement
System

The obligations, benefits, and privileges described in this certificate are provided by the Civil Service Retirement Act as amended to July 31, 1956. They are subject to change by legislation.



NAME

Mr Allen H. Sullivan

Show this to your family—Keep it in a safe place

STANDARD FORM 105

REV. NOVEMBER 1956

Obligations, Benefits, and Privileges of Membership

in the

United States Civil Service

Retirement System

While you are employed and are a member of this system, you, and the Government as your employer, each contribute to the Retirement Fund at the rate of $6\frac{1}{2}\%$ of your basic salary to provide valuable retirement and survivor benefits for yourself and your family. You are guaranteed a return from the Retirement Fund of an amount which is at least equal to your contributions. This return may be in the form of annuity payments or as a lump-sum refund to you or your survivors.

It is important that you, as a member of this system, acquaint yourself with the facts in this certificate. Then place the certificate with your other important personal papers for safekeeping. Review it from time to time so that you will be thoroughly familiar with your retirement rights and with the protection your family will have in the event of your death. This certificate will be helpful in planning intelligently for your future and that of your family.

I. Eligibility for Retirement

1. **General Requirements.**—There are two general requirements which retiring employees must meet. They are:

- (a) You must have at least 5 years of civilian service.
- (b) Unless you retire on account of total disability, you must have had at least 1 year of civilian service under the Retirement System within the 2-year period preceding the separation on which your retirement is based.

2. **Immediate Retirement.**—If you meet the general requirements and any combination of minimum age and service, as well as the special requirements (if any) shown in the following table, you may retire and be paid an immediate annuity.

Minimum Age	Minimum Service (Years)	Special Requirements
62	5	None
60	30	None
55 *	30	None
any * age	25	Your separation must be involuntary without cause.
50 *	20	Your separation must be involuntary without cause.
any age	5	You must be totally disabled for service in the position you occupy.
70	15	Separation is compulsory.

* Annuity is reduced if under age 60 (see item III.4, Reduction for Retirement Before Age 60).

3. **Deferred Retirement.**—If you meet the general requirements and are separated from the Federal service for any reason before you are eligible for immediate retirement, you may be paid an annuity when you reach age 62, unless you give up your right to this annuity by applying for and being paid a refund of your retirement deductions. (See IX. Refund of Contributions.)

II. Credit for Service

1. **Civilian Service.**—All periods of service as an employee of the Federal Government or the District of Columbia Government are creditable toward retirement.

2. **Military Service.**—Periods of active and honorable service with the United States Armed Forces are creditable toward retirement if completed before final termination of your employment as a member of the Retirement System. (Military service may not be creditable if you draw military retired pay, or if it was performed after December 1956 and social security benefits are payable.)

3. **Non-Deduction Service.**—Retirement deductions are never made for military service. If you have military service you will be given free credit for it.

Retirement deductions for civilian service began August 1, 1920. If you have service before that date, you will be given free credit for it.

If you have civilian service since August 1, 1920, during which no retirement deductions were made, you will be given credit for it. However, unless you deposit in the Retirement Fund an amount to cover this service, your annuity will be reduced by 10% of the sum due as deposit.

plus interest. Percentage rates for deductions have been: $2\frac{1}{2}\%$ from August 1920 to June 1926; $3\frac{1}{2}\%$ from July 1926 to June 1942; 5% from July 1942 to June 1948; 6% from July 1948 to October 1956; and $6\frac{1}{2}\%$ thereafter. Interest is at 4% to December 31, 1947, and 3% thereafter, compounded annually.

4. **Service for Which Deductions Were Refunded.**—In computing the annuity payable to you or your survivor, no credit will be allowed for any service for which retirement deductions have been refunded to you unless you redeposit the amount of the refund, plus interest at 4% to December 31, 1947, and 3% thereafter, compounded annually. However, service covered by a refund which has not been redeposited is creditable in establishing eligibility for retirement benefits.

5. **How To Make Deposit or Redeposit.**—Application (on Standard Form 2803) to make a deposit or redeposit, or both, must be made to the Civil Service Commission through your employing agency. After your application has been approved, payments may be made in installments of not less than \$10. Your survivor may not make a deposit or redeposit or complete installment payments for you.

III. Amount of Retirement Annuity

1. **What Your Annuity Depends On.**—The amount of your basic annuity will depend primarily upon your length of service and your "high-5" average salary. This is the highest salary obtainable by averaging your rates of basic salary in effect during any 5 consecutive years of service, with each rate weighted by the time it was in effect.

Your basic annuity is limited to 80% of your "high-5" average salary. Your basic annuity must be reduced if you (a) retire before age 60, except for total disability, (b) have not made a deposit for non-deduction service, or (c) elect a survivor type annuity.

2. Basic Annuity Formula:

- (a) Take: $1\frac{1}{2}\%$ of the "high-5" average salary and multiply the result by 5 years of service;
- (b) Add: $1\frac{3}{4}\%$ of the "high-5" average salary multiplied by years of service between 5 and 10;
- (c) Add: 2% of the "high-5" average salary multiplied by all service over 10 years.

Instead of using the $1\frac{1}{2}\%$, $1\frac{3}{4}\%$, and 2% , substitute 1% of the "high-5" average salary, plus \$25, for any or all of these percentages if such a substitution will produce a higher annuity.

(You can estimate your basic annuity from the Annuity Chart on the last page of this certificate.)

3. **Minimum Disability Annuity.**—If you retire for total disability you are guaranteed a minimum basic annuity which amounts to the lesser of:

- (a) 40% of your "high-5" average salary; or
- (b) the sum obtained by using the Basic Annuity Formula after increasing your length of service by the time between the date of your separation for retirement and the date you reach age 60.

This guaranteed minimum does not apply if you are already age 60 when you retire or if it is less than the basic annuity obtained by applying the Basic Annuity Formula.

4. **Reduction for Retirement Before Age 60.**—If you retire before age 60, except for total disability, your annuity is reduced by:

- (a) $\frac{1}{12}$ of 1% for each full month (1% a year) you are under age 60 (but not under age 55): PLUS
- (b) $\frac{1}{4}$ of 1% for each full month (2% a year), if any, you

ANNUITY CHART

APPLICABLE TO EMPLOYEES SEPARATED AFTER SEPTEMBER 30, 1956

LENGTH OF SERVICE

YEARS

10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40

AVERAGE SALARY
DOLLARS

25,000
20,000
15,000
14,000
13,000
12,000
11,000
10,000
9,000
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
500
0

ANNUITY

DOLLARS

5,000
4,900
4,800
4,700
4,600
4,500
4,400
4,300
4,200
4,100
4,000
3,900
3,800
3,700
3,600
3,500
3,400
3,300
3,200
3,100
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2,000
1,900
1,800
1,700
1,600
1,500
1,400
1,300
1,200
1,100
1,000
900
800
700
600
500

HOW TO USE THIS CHART

- STEP 1** FIGURE THE YEARS AND MONTHS OF SERVICE YOU WILL HAVE AT THE TIME YOU EXPECT TO RETIRE. PLACE A MARK AT THE APPROPRIATE PLACE ON THE "LENGTH OF SERVICE" SCALE.
- STEP 2** DETERMINE YOUR "HIGH-FIVE" AVERAGE SALARY. PLACE A MARK AT THE APPROPRIATE PLACE ON THE "AVERAGE SALARY" SCALE.
- STEP 3** DRAW A STRAIGHT LINE FROM THE PLACE MARKED ON THE "LENGTH OF SERVICE" SCALE THROUGH THE PLACE MARKED ON THE "AVERAGE SALARY" SCALE AND EXTEND THE STRAIGHT LINE TO THE "ANNUITY" SCALE. THE READING AT THE INTERSECTION ON THE "ANNUITY" SCALE WILL BE THE APPROXIMATE AMOUNT OF YOUR BASIC YEARLY ANNUITY.

FOR EXAMPLE: TO DETERMINE THE BASIC YEARLY ANNUITY OF AN EMPLOYEE WITH 23 YEARS AND 6 MONTHS SERVICE AND A "HIGH-FIVE" AVERAGE SALARY OF \$4,400, DRAW A LINE CONNECTING 23 YEARS, 6 MONTHS ON THE "LENGTH OF SERVICE" SCALE AND \$4,400 ON THE "AVERAGE SALARY" SCALE AND EXTEND THE LINE TO THE "ANNUITY" SCALE. THE READING ON THE "ANNUITY" SCALE IS THE APPROXIMATE BASIC YEARLY ANNUITY. IN THE EXAMPLE, THE BASIC ANNUITY IS \$1918.

- NOTE:** A. LENGTH OF SERVICE CANNOT INCLUDE ANY SERVICE FOR WHICH A REFUND HAS BEEN PAID, UNLESS THE REQUIRED REDEPOSIT IS MADE BEFORE RETIREMENT IS EFFECTIVE.
- B. BASIC ANNUITY CANNOT BE GREATER THAN 80% OF AVERAGE SALARY.
- C. BASIC ANNUITY IS SUBJECT TO REDUCTION IF (A) DEDUCTIONS ARE NOT IN THE FUND FOR ANY SERVICE SINCE AUGUST 1, 1920, (B) RETIREMENT-EXCEPT FOR DISABILITY- IS BEFORE AGE 60, (C) A SURVIVOR-TYPE ANNUITY IS ELECTED AT RETIREMENT.
- D. IF RETIREMENT IS UNDER THE DISABILITY PROVISION USE THIS CHART ONLY IF THE RESULTING RATE IS HIGHER THAN THE GUARANTEED MINIMUM.

IV. Types of Retirement Annuity

1. **Life Annuity.**—This type is available to all retiring employees. It provides annuity payments to you only. If when you retire you elect the Life Annuity, no survivor benefits may be paid to your widow (or widower).
2. **Reduced Annuity With Benefit to Widow or Widower.**—If you are married, you may when you retire elect a Reduced Annuity With Benefit to Widow or Widower. You may use all your annuity or any portion of it as a base for the widow's (or widower's) survivor annuity. Upon your death after retirement she (or he) will receive an annuity of 50% of all or whatever portion of your annuity you specified as the base for the survivor annuity. This benefit to your widow (or widower) will continue until she (or he) dies or remarries.

If you elect the Reduced Annuity With Benefit to Widow or Widower, your annuity will be reduced by:

- (a) 1/5% of the first \$2,400 used as a base for survivor annuity; PLUS
- (b) 10% of any amount over \$2,400 used as a base for the survivor annuity.

NOTE.—If you retire for total disability you cannot use as a base any of the annuity which may be payable to make up your guaranteed minimum benefit. You may, however, specify all or any portion of your earned annuity as a base for the survivor's benefit.

3. **Reduced Annuity With Benefit to Person Having an Insurable Interest.**—If when you retire you are unmarried and in good health you may elect a Reduced Annuity With Benefit to Person Having an Insurable Interest. Upon your death after retirement, and for the rest of his (or her) life, the person named as having an insurable interest will receive an annuity equal to 50% of your annuity rate.

If you elect a Reduced Annuity With Benefit to Person Having an Insurable Interest, your annuity will be reduced by a percentage amount which depends on the difference between your age and the age of the person you name, as shown in the following table:

Age of Person Named in Relation to That of Retiring Employee	Reduction in Retiring Annuity
Older, same age, or less than 5 years younger.....	10%
5 but less than 10 years younger.....	15%
10 but less than 15 years younger.....	20%
15 but less than 20 years younger.....	25%
20 but less than 25 years younger.....	30%
25 but less than 30 years younger.....	35%
30 or more years younger.....	40%

V. Annuities to Employee's Survivors

1. **General Eligibility Requirements.**—Your widow (or widower) and children may qualify for a survivor annuity if your death occurs:
 - (a) while you are employed and are a member of the Retirement System; AND
 - (b) after you have completed at least 5 years of civilian service.
2. **Survivor Annuity to Widow.**—If you are a male employee, your widow, to qualify for a survivor annuity, must:
 - (a) have been married to you for at least 2 years immediately preceding your death; OR
 - (b) be the mother of a child born of your marriage to her.

If your widow qualifies, she will be paid a survivor-annuity benefit equal to 50% of your earned annuity, computed on your "high-3" average salary and length of service at time of death. (This earned annuity must be reduced if you owe for non-deduction service but there is no reduction on account of your being under age 60.) The survivor-annuity to your widow begins on the first day of the month after the one in which your death occurs and ends on the last day of the month before the one in which she dies or remarries.

3. **Survivor Annuity to Widower.**—If you are a female employee, your widower, to qualify for a survivor annuity, must:
 - (a) have been married to you for at least 2 years immediately preceding your death; OR
 - (b) be the father of a child born of your marriage to him; AND
 - (c) at the time of your death be incapable of self-support because of a disability; AND
 - (d) have received more than one-half his support from you.

If your widower qualifies, he will be paid a survivor-annuity benefit equal to 50% of your earned annuity, computed on your "high-3" average salary and length of service at time of death. (This earned annuity must be reduced if you owe for non-deduction service but there is no reduction on account of your being under age 60.) The

2. **Interest on Contributions.**—If you have 5 or more years of civilian service, the refund will include interest to December 31, 1956; no interest will be paid beyond December 31, 1956. If you have less than 5 years 1 and less than 5 years of civilian service, the refund will include interest to the date your employment terminated. No interest is payable if the service covered by the refund is one year or less.

Interest, when it is payable, is computed at the rate of 4% to December 31, 1947 and at 3% thereafter, compounded annually.

3. **Effect of Refund on Right to Deferred Retirement.**—If you are paid a refund after you have completed at least 5 years of civilian service, you give up your right to deferred retirement (see item I.3, Deferred Retirement) unless you are later reemployed as a member of the Retirement System and acquire a new right.

X. Lump Sum Death Benefits

1. **If Death Occurs Before Retirement.**—If you leave no survivors who can qualify for a survivor annuity, your contributions to the Retirement Fund (but not your agency's contributions), with interest computed as explained in item IX.2, Interest on Contributions, will be paid as a lump-sum death benefit.

If you leave survivors who qualify for a survivor annuity, no lump-sum death benefit is payable immediately. A lump-sum death benefit may be payable later if, when the survivors' annuities end, they have received an amount which is less than your contributions to the Retirement Fund, plus interest (See IX.2). The amount payable will be the difference between your contributions plus interest and the total paid out in survivor annuities.

2. **If Death Occurs After Retirement.**—If you leave no survivors who can qualify for a survivor annuity, a lump-sum death benefit may be payable immediately if the total annuity paid to you is less than your contributions to the Retirement Fund, with interest (See IX.2). The amount payable will be the difference between the total annuity paid to you and your contributions, with interest.

If you leave survivors who qualify for a survivor annuity, no lump-sum death benefit is payable immediately. A lump-sum death benefit may be payable later if, when the survivors' annuities end, the total annuity paid to you and the survivors is less than your contributions to the Retirement Fund, with interest (see IX.2). The amount payable will be the difference between the total annuity paid and your contributions, with interest.

3. **To Whom Payable.**—A lump-sum death benefit is payable to the person or persons shown below, in the order indicated:

- First, to the beneficiary designated by you;
- Second, if you do not designate a beneficiary, to your widow (or widower);
- Third, if you leave no widow (or widower), to your child or children in equal shares, with the share of any deceased child distributed among the descendants of that child;
- Fourth, if none of the above, to your parents (or parent);
- Fifth, if none of the above, to the executor or administrator of your estate;
- Sixth, if none of the above, to your next of kin who may be entitled under the laws of the State in which you are domiciled at the time of your death.

4. **Designation of Beneficiary.**—You do not need to designate a beneficiary to receive the lump-sum death benefit unless you wish to name a person or persons not mentioned in the order of precedence shown in item X.3, To Whom Payable, or unless you wish to name a person who is mentioned but in a different order or for a different share. A designation of beneficiary is for lump-sum death benefit purposes only and does not affect the right of any person who can qualify for a survivor annuity.

YOUR RECORD OF SERVICE

This is for your use in keeping a complete record of your Federal employment. You are urged to keep it up to date. Enter every personnel action as you receive notice from your Personnel Officer—appointment, promotion, change in position, transfer, etc. You will find it helpful many times during your working career; when you retire, or are otherwise separated from the service, it may be the means of helping to establish your complete record of service.

NAME	DATE OF BIRTH
NATURE OF ACTION	POSITION AND BASIC SALARY
EFFECTIVE DATE	DEPARTMENT, BUREAU, AND LOCATION

survivor annuity to your widow or widower begins on the first day of the month before the one in which he becomes capable of self-support, dies, or remarries.

4. **Survivor Annuity to Children.**—Your child to qualify for a survivor annuity, must:
 - (a) be under age 18; AND
 - (b) be unmarried; AND,
 - (c) if you are survived by a wife (or husband), have received more than one-half his support from you.

A step-child or an illegitimate child may qualify for a survivor annuity if he meets all the requirements in a, b, and c above and, in addition, had lived with you in a regular parent-child relationship. A child over age 18 may qualify for a survivor annuity if he is incapable of self-support because of a disability which began before he reached age 18.

If you are survived by a wife (or husband), each qualified child will be paid a survivor annuity equal to whichever of the following amounts is the least:

- (a) 40% of your "high-3" average salary divided by the number of qualified children;
- (b) \$1,800 divided by the number of qualified children;
- (c) \$600.

If you are not survived by a wife (or husband), each qualified child will be paid the least of:

- (a) 50% of your "high-3" average salary divided by the number of qualified children;
- (b) \$2,160 divided by the number of qualified children;
- (c) \$720.

This survivor annuity to each qualified child begins on the first day of the month after the one in which your death occurs and ends on the last day of the month before the one in which the child dies, marries, reaches age 18 or (if over 18) becomes capable of self-support.

A child's annuity will be paid to his guardian if one has been appointed by a court. If no guardian is appointed, payment will be made, at the discretion of the Civil Service Commission, to the person who has the care and custody of the child.

VI. Annuities to Survivors of Retired Employee

1. **Survivor Annuity to Widow or Widower.**—Unless you elect a Reduced Annuity With Benefit to Widow or Widower when you retire, no survivor annuity will be payable to your wife (or husband) if your death occurs after retirement. If you elect this type of annuity, your widow (or widower) named when you retired will, upon your death after retirement, be paid a survivor annuity as explained in item IV.2, Reduced Annuity With Benefit to Widow or Widower.
2. **Survivor Annuity to Person With An Insurable Interest.**—If when you retire you elect a Reduced Annuity With Benefit to Person Having an Insurable Interest, a survivor annuity will, upon your death after retirement, be paid to the person named when you retired, as explained in item IV.3, Reduced Annuity With Benefit to Person Having an Insurable Interest.
3. **Survivor Annuity to Children.**—If upon your death after retirement you are survived by children, they could, regardless of the type of annuity you had elected, qualify for a survivor annuity under the same conditions and in the same amounts as explained in item V.4, Survivor Annuity to Children.

VII. Adjustment and Accrual of Annuities

All annuities are payable in monthly installments on the first business day of the month following the one for which the annuity has accrued. All monthly payments are adjusted to the nearest dollar.

VIII. Bar Against Annuity Payments

Public Law 769, 834 Congress (48 Stat. 1142) prohibits payment of annuities to persons (or their survivors) who have committed certain specified offenses or acts, mainly in connection with their Federal employment. If you are barred by this law, you (and your survivors) may not be paid an annuity, but your contributions will be refunded.

IX. Refund of Contributions

1. **Eligibility Requirements.**—You may be paid a refund of all your contributions to the Retirement Fund (but not your agency's contributions) if at least 31 days before the commencing date of any annuity for which you may be eligible:
 - (a) the employment during which you are a member of the Retirement System is terminated for any reason; AND
 - (b) your application for the refund is filed with the Civil Service Commission.

A designation of beneficiary must be in writing (Standard Form 2808 is provided for this purpose) and must be received in the Civil Service Commission before your death. If you designate a beneficiary, remember to keep your designation current. Changes in your family status without a corresponding change in your designation may result in a settlement other than you intended.

XI. Voluntary Contributions

In addition to your regular contributions you may make voluntary contributions to the Retirement Fund where they will earn interest at 3%, compounded annually. When you retire they will be used to increase your annuity.

Voluntary contributions may not exceed 10% of your total basic salary since August 1, 1920. Each payment must be \$25 or a multiple thereof (i. e., \$50, \$75, etc.) but payments need not be made at specified intervals. No voluntary contributions may be made unless contributions are in the Retirement Fund for all your civilian service since August 1, 1920. Application to make voluntary contributions (on Standard Form 2804) must be filed with the Civil Service Commission and each payment must be made directly to the Commission.

If you make voluntary contributions, you will be paid, in addition to your regular annuity, \$7, plus 20¢ for each full year you are over age 55 at retirement, for each \$100 of contributions and interest to your credit.

With respect to this additional annuity you may, when you retire, elect a survivor annuity. If you elect the survivor annuity, your own additional annuity will be reduced by the proper percentage shown in the table in item IV.3, Reduced Annuity With Benefit to Person Having an Insurable Interest. At your death after retirement, your survivor will be paid an annuity equal to 50% of your reduced additional annuity. If the total additional annuity paid to you (and your survivor) is less than your voluntary contributions, with interest, the difference will be payable as a lump-sum death benefit.

Voluntary contributions will be refunded to you under the same conditions as your regular contributions (see item IX.1, Eligibility Requirements). Interest will be computed to the date your employment as a member of the Retirement System terminated. If you die before your retirement, voluntary contributions, with interest, will be paid as a lump-sum death benefit; they may not be used to provide additional annuity for your survivors.

XII. Law-Enforcement Personnel

If you are an employee whose duties are primarily the investigation, apprehension, or detention of persons suspected or convicted of offenses against the criminal laws of the United States, you may voluntarily retire if you are age 50 or over, have completed at least 20 years of such law-enforcement service, and meet certain other requirements. Your Personnel Office can give you additional information about your retirement privileges and benefits.

XIII. How To Apply for Benefits

Retirement benefits are not paid automatically. You, or your survivors, must apply for them. The following are the forms to be used in applying:

- Standard Form 2800 is the Application for Death Benefits;
- Standard Form 2801 is the Application for Retirement;
- Standard Form 2802 is the Application for Refund.

These and the other Standard Forms mentioned in this Certificate may be obtained from your Personnel Office, the Washington, D. C., office of the Civil Service Commission or any of its regional offices. These offices will also give assistance in completing an application. It is unnecessary to employ any person or firm to help you in obtaining retirement benefits.